

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 2876/14	FOR FURTHER ACTION <div style="display: flex; justify-content: space-between; font-size: small;"> see Form PCT/ISA/220 as well as, where applicable, item 5 below. </div>	
International application No. PCT/IL04/00928	International filing date (day/month/year) 10 October 2004 (10.10.2004)	(Earliest) Priority Date (day/month/year) 03 October 2003 (03.10.2003)
Applicant NPX TECHNOLOGIES LTD.		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 4 sheets.

☒ It is also accompanied by a copy of each prior art document cited in this report.

1. Basis of the Report

a. With regard to the language, the international search was carried out on the basis of:

- ☒ the international application in the language in which it was filed.
☐ a translation of the international application into _____, which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b))

b. ☐ With regard to any nucleotide and/or amino acid sequence disclosed in the international application, see Box No. I.

2. ☐ Certain claims were found unsearchable (See Box No. II)

3. ☐ Unity of invention is lacking (See Box No. III)

4. With regard to the title,

- ☒ the text is approved as submitted by the applicant.
☐ the text has been established by this Authority to read as follows:

5. With regard to the abstract,

- ☒ the text is approved as submitted by the applicant.
☐ the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the drawings,

a. the figure of the drawings to be published with the abstract is Figure No. 1

- ☒ as suggested by the applicant.
☐ as selected by this Authority, because the applicant failed to suggest a figure.
☐ as selected by this Authority, because this figure better characterizes the invention.

b. ☐ none of the figures is to be published with the abstract.

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A. CLASSIFICATION OF SUBJECT MATTER IPC: G06F 7/04(2006.01) USPC: 726/26 According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 726/26, 5, 23 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Please See Continuation Sheet		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,714,918 B2 (HILLMER et al) 30 March 2004 (30.03.2004), column 4 line 27 to column 5 line 38; column 6, lines 21-65; column 7 line 29 to column 9 line 55; column 11 line 55 to column 12 line 49.	1-21
A	US 6,070,141 A (HOUVENER et al) 30 May 2000 (30.05.2000), whole document.	1-21
A	US 5,883,810 A (FRANKLIN et al) 16 March 1999 (16.03.1999), whole document.	1-21
A	US 6,157,707 (BAULIER et al) 5 December 2000 (05.12.2000), whole document.	1-21
A	US 6,783,065 B2 (SPITZ et al) 31 August 2004 (31.08.2004), whole document.	1-21
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents:		
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	
"E" earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family	
"P" document published prior to the international filing date but later than the priority date claimed		
Date of the actual completion of the international search 11 February 2006 (11.02.2006)	Date of mailing of the international search report 14 MAR 2006	
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Authorized officer <i>Ayaz R Sheikh</i> Ayaz R Sheikh Telephone No. 571-272-3793	

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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	Ghosh et al, Credit Card Fraud Detection with a Neural-Network IEEE, 1994 pages 621-630	1-21
A	Robert Richardson, Neural Networks Compared to Statistical Techniques IEEE, 1997 pages 89-95	1-21
A	Darren Waggoner, New Strides in Fraud-Free Online Shopping Collections & Credit Risk, 2002 pages 20, 22 and 24	1-21
A	Pias et al, Securing the Internet Metering and Billing IEEE, 2002 pages 1603-1607	1-21

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Continuation of B. FIELDS SEARCHED Item 3:

Palm, East, Google, IEEE, Proquest

search terms: account ID, account identifier, PIN, password, account number, transaction ID, transaction identifier, transaction number, fraud, fraudulently, authenticate, authenticated, risk, vulnerable, user ID, user data, account information, customer information, prevent, prevention, authorize, reject, deny, address, home address, billing address, phone number, email, passport, driver license, maiden